

Information to identify the case:

Debtor 1	<u>Jaime Alvarez</u>	Social Security number or ITIN	xxx-xx-9236
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cecilia Alvarez</u>	Social Security number or ITIN	xxx-xx-9522
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-23457-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jaime Alvarez
aka Jaime A Alvarez

Cecilia Alvarez

3/19/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jaime Alvarez
Cecilia Alvarez
Debtors

Case No. 20-23457-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 19, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jaime Alvarez, Cecilia Alvarez, 43 Hudson Place, Bloomfield, NJ 07003-4010
519044374	+ Cmre. 877 572 7555, 3075 E Imperial Hwy Ste, Brea, CA 92821-6733
519044375	+ Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
519044378	Kohls/Capone, N56 Ridgewood Dr, Menomonee Fal, WI 53051
519044380	+ Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
519044384	+ Valley National Bank, 1400 Valley Rd, Wayne, NJ 07470-7987

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 19 2021 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 19 2021 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Mar 20 2021 00:38:00	Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519044367	Email/Text: ebn@americollect.com	Mar 19 2021 21:13:00	Americollect Inc, Po Box 1566, Manitowoc, WI 54221
519044368	EDI: BANKAMER.COM	Mar 20 2021 00:38:00	Bank Of America, Po Box 982238, El Paso, TX 79998
519044369	+ EDI: TSYS2.COM	Mar 20 2021 00:38:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
519044370	+ EDI: CAPITALONE.COM	Mar 20 2021 00:38:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
519044371	+ EDI: CITICORP.COM	Mar 20 2021 00:38:00	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
519044372	+ EDI: CITICORP.COM	Mar 20 2021 00:38:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
519044373	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2021 21:10:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
519044376	+ EDI: HFC.COM	Mar 20 2021 00:38:00	Hsbc Bank, 95 Washington St, Buffalo, NY 14203-3006
519044377	EDI: JPMORGANCHASE	Mar 20 2021 00:38:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
519044379	+ Email/Text: bankruptcy@prosper.com	Mar 19 2021 21:14:00	Prosper Marketplace In, 221 Main St Ste 300, San Francisco, CA 94105-1909
519044381	+ EDI: RMSC.COM		

District/off: 0312-2

User: admin

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Date Rcvd: Mar 19, 2021

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		Mar 20 2021 00:38:00	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
519045819	+ EDI: RMSC.COM	Mar 20 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519044382	+ EDI: CITICORP.COM	Mar 20 2021 00:38:00	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519044383	+ Email/Text: marisa.sheppard@timepayment.com	Mar 19 2021 21:13:00	Timepayment Corp, 1600 District Ave Ste 20, Burlington, MA 01803-5233

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2021 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr.	trustee@stanzialelaw.com nj45@ecfcbis.com
Denise E. Carlon	on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR THE BENEFIT OF THE SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2018-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jose R. Torres	on behalf of Joint Debtor Cecilia Alvarez jrt@torreslegal.com 3754@notices.nextchapterbk.com
Jose R. Torres	on behalf of Debtor Jaime Alvarez jrt@torreslegal.com 3754@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6